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**SPECIFICATION AMENDMENTS***Page 3, line 16 to page 4, line 3:*

In the instant invention, a method is disclosed by which verification of credentials may be accomplished using a separate, pre-established communications path. As shown in Figure 1, whether the transaction is initiated by direct verbal contact 2, by computer communication over a wide-area communication network, such as the Internet 4, or via a direct contact from a customer computer to the vendor computer 6, the credit card credential information is provided in the usual manner, as 8, thereby initiating a transaction 10. After the credentials are recorded 12, the proposed transaction is forwarded to the credit card clearinghouse for authorization 14.

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